

**TENNESSEE GENERAL ASSEMBLY
FISCAL REVIEW COMMITTEE**



FISCAL NOTE

HB 77

February 8, 2017

SUMMARY OF BILL: Excludes off-highway vehicles from the definition of “uninsured motor vehicle”, except when such vehicles are operated on any public roads, for the purpose of determining uninsured motor vehicle coverage.

ESTIMATED FISCAL IMPACT:

NOT SIGNIFICANT

Assumptions:

- Pursuant to Tenn. Code Ann. § 56-7-1202(a)(2)(D), a vehicle designed mainly for use off public roads, except while on public roads, is not classified as an uninsured motor vehicle.
- This bill clarifies that any vehicle designed for mainly for use off public roads or an “off-highway vehicle” is not classified as an uninsured motor vehicle for the purpose of determining motor vehicle coverage, unless such off-highway vehicle is operated on a public road.
- Any impact on premium tax revenue collected by the Department of Commerce and Insurance from policies containing uninsured motor vehicle coverage is estimated to be not significant.

IMPACT TO COMMERCE:

NOT SIGNIFICANT

Assumption:

- There will be no significant impact to insurance companies in this state as a result of this bill.

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CERTIFICATION:

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in dark ink that reads "Krista M. Lee". The signature is written in a cursive, flowing style.

Krista M. Lee, Executive Director

/jdb